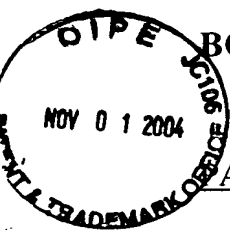


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PATENT APPLICATION

*IN THE UNITED STATES PATENT AND TRADEMARK OFFICE*

Group: 2161  
Atty. Docket: 9603-0007  
Applicants: Kramer et al.  
Invention: PAYMENT MONITORING  
SYSTEM  
Serial No.: 09/991,197  
Filed: November 16, 2001  
Examiner: Unknown

Certificate Under 37 C.F.R. § 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

on October 29, 2004  
Sherri E. Cozart  
Sherri E. Cozart

Dated: October 29, 2004

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This statement is filed in the application identified above pursuant to 37 CFR §§ 1.56, 1.97 and 1.98. Applicant calls attention to the art references within the knowledge of applicant and its attorney which are listed on the attached PTO Form 1449. No representation is intended that a complete search has been made or that no better art references are available. The filing of this statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to the patentability as defined in 1.56(b).

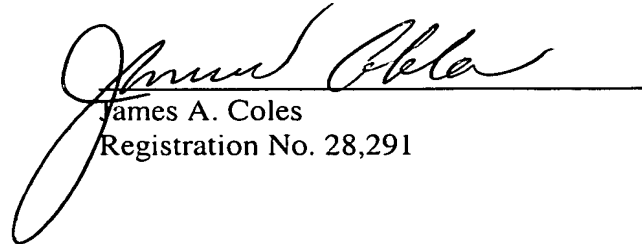
REMARKS

None of the art cited on the attached PTO Form 1449 is believed to disclose or suggest the invention recited in the claims of the above-identified application. It is therefore believed that the claimed invention is patentably distinguishable over these references.

Please charge any fees that might be due in connection with this Supplemental Information Disclosure Statement to Bose McKinney & Evans LLP's Deposit Account No. 02-3223. An extra copy of this Supplemental Information Disclosure Statement is enclosed for that purpose.

Respectfully submitted,

BOSE McKINNEY & EVANS LLP



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575413\_1.DOC

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY DOCKET NO. 9603-0007	SERIAL NO. 09/991,197
<b>INFORMATION DISCLOSURE STATEMENT</b> <i>(attach several sheets if necessary)</i>		APPLICANT Kramer et al.	
		FILING DATE November 16, 2001	GROUP 2161

U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPLICABLE
	AA	5,510,780	04/23/1996	Norris et al.			
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AL							
	AM							
	AN							
	AO							
	AP							
	AQ							

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)			
	AR		
	AS		
	AT		

EXAMINER	DATE CONSIDERED
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.